

**Leinart Law Firm**

11520 N. Central Expressway  
Suite 212  
Dallas, Texas 75243

Phone: (469) 232-3328

Bar Number: 00794156

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE: **Charles Rayford Brazil, Jr**  
**xxx-xx-4411**  
**Daphne Artis Brazil**  
**xxx-xx-8737**  
*Debtor(s)*

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§  
§

CASE NO **15-41199-btr-13**CHAPTER **13**

**MODIFIED CHAPTER 13 PLAN**

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE OF SAID COURT:

COME NOW, Charles Rayford Brazil, Jr and Daphne Artis Brazil, Debtors herein, and propose the following plan under Chapter 13 of the Bankruptcy Code:

1. The debts of DEBTOR(S) duly proved and allowed shall be paid to the holder thereof in accordance with the provisions of Chapter 13 of the Bankruptcy Code and this Plan.
2. The future earnings of DEBTOR(S) are submitted to the supervision and control of this Court, and DEBTOR(S) shall pay to the TRUSTEE a VARIABLE amount each month. Please refer to EXHIBIT "B" for a VARIABLE payment schedule. Payments shall commence on August 2, 2015 and shall continue at the intervals and in the amounts indicated on EXHIBIT "B".
3. From the payments received, the TRUSTEE will make disbursements in the following order:

(a). **Administrative Expenses:** The TRUSTEE shall FIRST pay the expenses as prescribed by the Court, for administration of this plan.

Name of Creditor	Type	Amount	Interest Rate	Monthly Payment	Term	Total Paid
Leinart Law Firm	Attorney Fees	\$3,400.00	0%	First Funds		\$3,400.00
Leinart Law Firm	Attorney Fees	\$650.00	0%	First Funds		\$650.00
Leinart Law Firm	Attorney Fees	\$650.00	0%	First Funds		\$650.00

(b). **Priority Claims:** All Claims entitled to priority under Section 507 of the Bankruptcy Code will be paid as follows:

Name of Creditor	Claim Amount	Amount Entitled To Priority	Interest Rate	Monthly Payment	Term	Total Paid
Attorney General Child Support	\$1,360.85	\$1,360.85	0%	\$80.05	2-18	\$1,360.85

(c). **Secured Claims:** Secured creditors, whose claims are duly and timely filed, approved and allowed will be treated as follows:

- (1). Pursuant to 11 U.S.C. § 1325(a)(5)(B)(i) the holder of any allowed secured claim shall retain its lien securing the underlying debt until the earlier of the payment of the underlying debt as determined under nonbankruptcy law or the debtor(s) obtain a discharge under Section 1328 of the Bankruptcy Code.

(2). **Payment of Secured Claims:** Secured creditors, whose claims are duly and timely filed, approved and allowed, will be paid as follows:

Name of Creditor	Amount Claimed	Principal Amt To Be Paid	Interest Rate	Monthly Payment	Term	Estimated Total Paid
<b>Collateral</b>	<b>Value of Collat.</b>					
Wells Fargo Bank Nv Na 1173 Timber Lane Frisco, TX	\$195.80 \$195.80	\$195.80	1%	Pro-Rata	1-43	\$200.11
Wells Fargo Hm Mortgage 1173 Timber Lane Frisco, TX 75034	\$17,397.33 \$17,397.33	\$17,397.33	2%	Pro-Rata	1-43	\$18,178.04

\* Variable payments are scheduled, please see Pro Forma, if attached.

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas (210) 561-5300.

(H) **Charles Rayford Brazil, Jr****MODIFIED CHAPTER 13 PLAN**

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(W) **Daphne Artis Brazil**(C#) **15-41199-btr-13**

Wells Fargo Home Mortgage	\$12,911.71	\$12,911.71	0%	Pro-Rata	1-43	\$12,911.71
1173 Timber Ln - Post-Petition AO	\$12,911.71					

- (3). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor(s) exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph (e) below:

Name of Creditor	Collateral Description	Amount of Claim
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- (d). **Special Class:** The following specially classified claims shall be paid as follows:

Name of Creditor	Claim Amount	Principal Amt. To Be Paid	Interest Rate	Monthly Payment	Term	Total Paid
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- (e). **Unsecured Claims:** Unsecured claims will be paid pro rata by the TRUSTEE after payment of the aforementioned categories, to creditors who have duly and timely filed and proved their claim, with the same having been allowed by the Court, with such payments or dividends to be paid in lieu of the debt and in satisfaction of the debts of such creditors.

- (f). No interest, penalty or additional charge shall be allowed on any account subsequent to the filing of the petition herein, except that interest shall be allowed on claims to fully secured creditors in accordance with 11 U.S.C. § 506(b).

4. DEBTOR(S) shall pay direct the following debts outside the Plan:

Name of Creditor	Collateral Description	Monthly Amount	Balance
City of Frisco	1173 Timber Lane Frisco, TX		\$2,149.51
Collin County Tax Assessor	1173 Timber Lane Frisco, TX		\$6,603.36
Denton County Tax Assessor	1173 Timber Lane-Property Taxes		\$1,271.95
Wells Fargo Bank Nv Na	1173 Timber Lane Frisco, TX 75034	\$95.00	\$45,426.30
Wells Fargo Hm Mortgage	1173 Timber Lane Frisco, TX 75034	\$2,202.97	\$405,863.28

5. The following secured claims are not dealt with in the DEBTOR(S)' plan, therefore, upon confirmation of the DEBTOR(S)' Chapter 13 Plan, the automatic stay provisions of 11 U.S.C. § 362 will be terminated and annulled with respect to each of the following claims:

Name of Creditor	Collateral Description	Claim	Value	Deficiency
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The automatic stay provisions of 11 U.S.C. Sec. 362 remain in effect as to DEBTOR(S).

The remaining portion of the debt (deficiency), if any, shall be treated as any other general unsecured claim under this plan.

6. All executory contracts of the DEBTOR(S) will be assumed unless specifically rejected herein. The following executory contracts and/or leases are ASSUMED or REJECTED as indicated below:

Name of Creditor	Contract is Assumed/Rejected
AT&T Mobility	Assumed
AT&T U-Verse	Assumed

7. Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S).
8. The Court may, from time to time, during the period of the plan, extend, increase or reduce the amount of any of the installments provided for by the plan, or extend or shorten the time for any such payments where it shall be made to appear, after such hearing, upon such notice as the Court may designate, that the circumstances of DEBTOR(S) so warrant or so require; provided, however, that nothing in this plan shall be construed to prevent the granting of a discharge of DEBTOR(S) as provided in 11 U.S.C. § 1328.
9. **Post-Confirmation Cure or Waiver of Default:**  
Any default of the DEBTOR'S post-confirmation plan payments may only be WAIVED by compliance with the provisions of 11 U.S.C. § 1329. Any default of post-confirmation plan payments may only be CURED by permission of the Standing Chapter 13 Trustee and compliance with such conditions as the TRUSTEE may impose.
10. **Post-Petition Claims:**  
The DEBTOR(S) will not incur any post-petition consumer debt except after notice to creditors and approval by the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

\* Variable payments are scheduled, please see Pro Forma, if attached.

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas (210) 561-5300.

(H) **Charles Rayford Brazil, Jr**  
(W) **Daphne Artis Brazil**  
(C#) **15-41199-btr-13**

**MODIFIED CHAPTER 13 PLAN**

*Page 3*

DATED on this the 26th day of October, 2017.

**Leinart Law Firm**

/s/ Marcus Leinart

**Marcus Leinart**

Bar Number: 00794156  
11520 N. Central Expressway  
Suite 212  
Dallas, Texas 75243

Phone: (469) 232-3328 Fax: (214) 221-1755

4 of 10  
**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TEXAS**  
**SHERMAN DIVISION**

IN RE: **Charles Rayford Brazil, Jr**  
**Daphne Artis Brazil**  
*Debtor(s)*

CASE NO **15-41199-btr-13**

CHAPTER **13**

**EXHIBIT "B" - VARIABLE PLAN PAYMENTS**

**PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>
1 08/02/2015	\$595.27	21 04/02/2017	\$945.00	41 12/02/2018	\$1,445.00
2 09/02/2015	\$595.27	22 05/02/2017	\$945.00	42 01/02/2019	\$1,445.00
3 10/02/2015	\$595.27	23 06/02/2017	\$945.00	43 02/02/2019	\$1,445.00
4 11/02/2015	\$595.27	24 07/02/2017	\$945.00	44 03/02/2019	\$1,445.00
5 12/02/2015	\$595.27	25 08/02/2017	\$945.00	45 04/02/2019	\$1,445.00
6 01/02/2016	\$595.27	26 09/02/2017	\$945.00	46 05/02/2019	\$1,445.00
7 02/02/2016	\$595.27	27 10/02/2017	\$945.00	47 06/02/2019	\$1,445.00
8 03/02/2016	\$595.27	28 11/02/2017	\$945.00	48 07/02/2019	\$1,445.00
9 04/02/2016	\$595.27	29 12/02/2017	\$945.00	49 08/02/2019	\$1,445.00
10 05/02/2016	\$595.27	30 01/02/2018	\$1,445.00	50 09/02/2019	\$1,445.00
11 06/02/2016	\$595.27	31 02/02/2018	\$1,445.00	51 10/02/2019	\$1,445.00
12 07/02/2016	\$595.27	32 03/02/2018	\$1,445.00	52 11/02/2019	\$1,445.00
13 08/02/2016	\$595.27	33 04/02/2018	\$1,445.00	53 12/02/2019	\$1,445.00
14 09/02/2016	\$595.27	34 05/02/2018	\$1,445.00	54 01/02/2020	\$1,445.00
15 10/02/2016	\$595.22	35 06/02/2018	\$1,445.00	55 02/02/2020	\$1,445.00
16 11/02/2016	\$945.00	36 07/02/2018	\$1,445.00	56 03/02/2020	\$1,445.00
17 12/02/2016	\$945.00	37 08/02/2018	\$1,445.00	57 04/02/2020	\$1,445.00
18 01/02/2017	\$945.00	38 09/02/2018	\$1,445.00	58 05/02/2020	\$1,445.00
19 02/02/2017	\$945.00	39 10/02/2018	\$1,445.00	59 06/02/2020	\$1,445.00
20 03/02/2017	\$945.00	40 11/02/2018	\$1,445.00	60 07/02/2020	\$1,445.00

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE: **Charles Rayford Brazil, Jr  
Daphne Artis Brazil**

CASE NO. **15-41199-btr-13**

CHAPTER **13**

**Certificate of Service**

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I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: **10/26/2017**

**/s/ Marcus Leinart**

**Marcus Leinart**

Attorney for the Debtor(s)

AT&T Mobility  
PO Box 650553  
Dallas, TX 75265-0553

United States Trustee- Eastern District  
110 N. College Ave, Ste 300  
Tyler, TX 75702

AT&T U-Verse  
PO Box 5014  
Carol Stream, IL 60197-5014

Carey D. Ebert  
500 N. Central Expressway, Suite 350  
Plano, TX 75074

Charles Rayford Brazil, Jr  
1173 Timber Lane  
Frisco, TX 75034

Daphne Artis Brazil  
1173 Timber Lane  
Frisco, TX 75034

Label Matrix for local noticing 0540-4 Case 15-41199 Eastern District of Texas Sherman Thu Oct 26 11:51:14 CDT 2017	AFNI 404 Brock PO Box 3427 Bloomington, IL 61702-3427	AT&T Mobility PO Box 650553 Dallas, TX 75265-0553
AT&T U-Verse PO Box 5014 Carol Stream, IL 60197-5014	Acute Kids Urgent Care of Medical City PO Box 742091 Atlanta, GA 30374-2091	Allen Adkins PO Box 3340 Lubbock, TX 79452-3340
American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Anesthesiologists for Children PO Box 847908 Dallas, TX 75284-7908	Attorney General Child Support Attn: Bankruptcy PO Box 12017 Credit Group Austin, TX 78711-2017
Attorney General of Texas 2001 Beach Street, Suite 700 Fort Worth, TX 76103-2315	Attorney General of Texas Collections Div/ Bankruptcy Section PO Box 12548 Austin, TX 78711-2548	Attorney General of Texas Region 9 Bankruptcy Section 2001 Beach Street, Suite 700 Fort Worth, TX 76103-2315
(p)BANK OF AMERICA PO BOX 982238 EL PASO TX 79998-2238	Bay Area Credit Service P.O. Box 468449 Atlanta, GA 31146-8449	Charles Rayford Brazil Jr 1173 Timber Lane Frisco, TX 75034-1742
Daphne Artis Brazil 1173 Timber Lane Frisco, TX 75034-1742	Brown Law PLLC 3030 S. Gessner Ste. 200 Houston, TX 77063-3733	Buckley Madole, PC 14841 Dallas Parkway, Suite 425 Dallas, TX 75254-8067
CACH, LLC PO Box 10587 Greenville, SC 29603-0587	CACH, LLC 4340 S. Monaco Street 2nd Floor Denver, CO 80237-3485	City of Frisco Linebarger Goggan Blair & Sampson LLP c/o Melissa L. Palo 2777 N. Stemmons Freeway Suite 1000 Dallas, Tx 75207-2328
COLLIN COUNTY TAX ASSESSOR/COLLECTOR C/O GAY MCCALL ISAACKS ET AL 777 E 15TH ST PLANO TX 75074-5799	CSG Nationwide Inc PO Box 21031 Tulsa, OK 74121-1031	Cach Llc/Square Two Financial Attention: Bankruptcy PO Box 10587 Greenville, SC 29603-0587
Caf/Carmax Auto Finance Attn: Bankruptcy PO Box 440609 Kennesaw, GA 30160-9511	Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595-1340	Capl/suzki Po Box 5253 Carol Stream, IL 60197-5253
Capital One Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130-0285	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Ashley B. Carroll State of Texas Office of the Attorney General 6100 Western Place, Suite 405 Fort Worth, TX 76107-4693

Cavalry SPV I, LLC	Central Portfolio Control	Chase Card
500 Summit Lake Drive, Ste 400	6640 Shady Oak Road	Po Box 15298
Valhalla, NY 10595-1340	Suite 300	Wilmington, DE 19850-5298
	Eden Prairie, MN 55344-7710	

Chase Receivables	Chevron Federal Cu	Children's Medical
1247 Broadway	Po Box 2069	PO Box 841233
Sonoma, CA 95476-7503	Oakland, CA 94604-2069	Dallas, TX 75284-1233

(p)CITIBANK	Citibank/The Home Depot	City of Frisco
PO BOX 790034	Citicorp Credit Srvs/Centralized Bankrup	c/o Melissa Palo
ST LOUIS MO 63179-0034	PO Box 790040	Linebarger Goggan Blair & Sampson, LLP
	Saint Louis, MO 63179-0040	2777 N Stemmons Freeway Suite 1000
		Dallas, TX 75207-2328

Cmre Financial Services Inc	Comenity Bank/Garden Ridge	Comenity Bank/New York & Company
3075 E Imperial Hwy Ste 200	Attention: Bankruptcy	Attention: Bankruptcy
Brea, CA 92821-6753	PO BOX 182125	PO Box 182125
	Columbus, OH 43218-2125	Columbus, OH 43218-2125

(p)TEXAS COMPTROLLER OF PUBLIC ACCOUNTS	Credit Collection Services	Credit Control LLC
REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION	Two Wells Ave	5757 Phantom Dr Ste. 330
PO BOX 13528	Newton, MA 02459-3246	Hazelwood, MO 63042-2429
AUSTIN TX 78711-3528		

Credit Systems Intl In	DRS	Denton County
1277 Country Club Ln	PO Box 460036	c/o Lee Gordon
Fort Worth, TX 76112-2304	Garland, TX 75046-0036	P O Box 1269
		Round Rock, TX 78680-1269

Denton County Tax Accessor	Detroit, MI 48277	Diamond Resorts Fs
PO Box 90223	National Recovery Solutions	10600 W Charleston Blvd
Denton, TX 76202-5223	POB 322	Las Vegas, NV 89135-1260
	Lockport, NY 14095-0322	

Dsnb Macys	Carey D. Ebert	Edward Sloan & Associa
9111 Duke Blvd	P. O. Box 941166	Attn: Bankruptcy Dept
Mason, OH 45040-8999	Plano, TX 75094-1166	PO Box 788
		Winnsboro, TX 75494-0788

(p)US BANK	Enhanced Recovery Corp	Financial Control Services
PO BOX 5229	Attention: Client Services	6801 Sanger Ave.
CINCINNATI OH 45201-5229	8014 Bayberry Rd	Suite 195
	Jacksonville, FL 32256-7412	Waco, TX 76710-7804

Financial Corporation Of America	Frederick J. Hanna & Assoc	GECRB/ Old Navy
Attn: Bankruptcy	1427 Roswell Rd.	Attention: GEMB
PO Box 203500	Marietta, GA 30062-3668	PO Box 103104
Austin, TX 78720-3500		Roswell, GA 30076-9104

Case 15-41199 Doc 69-1 Filed 10/26/17 Entered 10/26/17 14:10:56 Desc Exhibit Proposed Modified Plan Page 8 of 10  
GECRB/JC Penny      Brian Glidden      (p)MICHAEL REED OR LEE GORDON  
Attention: Bankruptcy      Barrett Daffin Frappier Turner & Engel      PO BOX 1269  
PO Box 103104      15000 Surveyor Blvd.      ROUND ROCK TX 78680-1269  
Roswell, GA 30076-9104      Addison, TX 75001-4417

Hillcrest Davidson & A      Internal Revenue Service      (p)JEFFERSON CAPITAL SYSTEMS LLC  
850 N Dorothy Dr Ste 512      Special Procedures and Insolvency      PO BOX 7999  
Richardson, TX 75081-2794      PO Box 7346      SAINT CLOUD MN 56302-7999  
Philadelphia, PA 19101-7346

Kohls/capone      LCA Collections      Labcorp  
N56 W 17000 Ridgewood Dr      PO Box 2240      PO Box 2240  
Menomonee Falls, WI 53051-7096      Burlington, NC 27216-2240      Burlington, NC 27216-2240

Law Office of Richard Clark, PLLC      Law office of Joe Pezzuto LLC      Marcus Leinart  
3030 S. Gessner      4013 E. Broadway Ste. A2      Leinart Law Firm  
Suite 200      Phoenix, AZ 85040-8818      11520 N. Central Expwy. Suite 212  
Houston, TX 77063-3733      Dallas, TX 75243-6608

Linebarger Goggan Blair et al      Medical Revenue Services      Michael J. Scott, PC  
2323 Bryan St, Ste 1600      PO Box 938      1120 Metrocrest Drive  
Dallas, TX 75201-2637      Vero Beach, FL 32961-0938      Suite 100  
Carrollton, TX 75006-5862

Midland Credit Management, Inc.      Midland Funding      Mira Med Revenue Group  
as agent for MIDLAND FUNDING LLC      8875 Aero Dr Ste 200      Dept. 77304  
PO Box 2011      San Diego, CA 92123-2255      P.O. Box 77304  
Warren, MI 48090-2011      Detroit, MI 48277-0304

NTTA      National Recovery Solutions      Novea Port  
PO Box 660244      POB 322      2124 Ne 123rd St  
Dallas, TX 75266-0244      Lockport, NY 14095-0322      North Miami, FL 33181-2881

P Scott Lowery      Palmer, Reifler & Assoc., P.A.      Melissa L. Palo  
10375 E Harvard Ave, Ste 410      1900 Summit Tower Blvd. Ste 820      2777 N. Stemmons Freeway, Suite 1000  
Denver, CO 80231-3967      Orlando, FL 32810-5951      Dallas, TX 75207-2328

Porania LLC      Premier One Emergency Physicians      Propath  
c/o Biltmore Asset Management      211 Highland Cross Ste. 275      P O Box 678175  
24500 Center Ridge Rd, Ste 472      Houston, TX 77073-1741      Dallas, TX 75267-8175  
Westlake, OH 44145-5605

Prsm/cbna      Quest Diagnostics      Receivable Solution Sp  
Po Box 6497      P.O. Box 740779      422 Main St  
Sioux Falls, SD 57117-6497      Cincinnati, OH 45274-0779      Natchez, MS 39120-3464



Southwestern Bell Telephone Company  
 % AT&T Services, Inc  
 Karen Cavagnaro, Paralegal  
 One AT&T Way, Room 3A104  
 Bedminster, NJ 07921-2693

Southwestern Medical Center  
 P.O. Box 845347  
 Dallas, TX 75284-5347

Syncb/belk  
 Po Box 965028  
 Orlando, FL 32896-5028

Syncb/discount Tire  
 Po Box 965036  
 Orlando, FL 32896-5036

Syncb/mervyns  
 4125 Windward Plaza  
 Alpharetta, GA 30005-8738

Synerprise Consulting Services  
 2809 Regal Rd. # 107  
 Plano, TX 75075-6349

John Talton..  
 P. O. Box 941166  
 Plano, TX 75094-1166

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 Buckley Madole. P.C.  
 14841 Dallas Parkway, Suite 425  
 Dallas, TX 75254-8067

Target Nb  
 Po Box 673  
 Minneapolis, MN 55440-0673

Td Bank Usa/targetcred  
 Po Box 673  
 Minneapolis, MN 55440-0673

Texas Alcoholic Beverage Commission  
 Licenses and Permit Division  
 PO Box 13127  
 Austin, TX 78711-3127

Texas Health Center Diagnostics/Surg Pla  
 PO Box 676290  
 Dallas, TX 75267-6290

Texas Workforce Commission  
 TEC Building- Bankruptcy  
 101 E 15th St  
 Austin, TX 78778-0001

Steve Turner  
 Barrett Daffin Frappier Turner & Engel  
 3809 Juniper Trace, Suite 205  
 Austin, TX 78738-5538

U.S. Attorney General  
 Department of Justice  
 Main Justice Building  
 10th & Constitution Ave., NW  
 Washington, DC 20530-0001

US Trustee  
 Office of the U.S. Trustee  
 110 N. College Ave.  
 Suite 300  
 Tyler, TX 75702-7231

United States Attorney General  
 Dept. of Justice  
 Main Justice Bldg  
 10 and Constitution, NW  
 Washington, DC 20530-0001

United States Attorney's Office  
 110 North College Ave, Ste 700  
 Tyler, TX 75702-0204

United States Trustee's Office  
 110 North College Ave, Ste 300  
 Tyler, TX 75702-7231

WELLS FARGO BANK, N.A.  
 14841 Dallas Parkway, Suite 300  
 Dallas, TX 75254-7883

WELLS FARGO BANK, N.A.  
 F8235-02F  
 PO BOX 10438  
 DES MOINES, IA 50306-0438

Wells Fargo  
 PO Box 60510  
 Los Angeles, CA 90060-0510

Wells Fargo  
 Po Box 14517  
 Des Moines, IA 50306-3517

Wells Fargo Bank Nv Na  
 Attn: Deposits Bankruptcy MAC# P6103-05K  
 PO Box 3908  
 Portland, OR 97208-3908

Wells Fargo Bank, N.A.  
 Steve Turner  
 Barrett Daffin Frappier Turner & Engel  
 15000 Surveyor Boulevard  
 Addison, TX 75001-4417

Wells Fargo Bank, N.A.  
 Attention: Bankruptcy Department  
 MAC #D3347-014  
 3476 Stateview Blvd  
 Fort Mill, South Carolina 29715-7203

Wells Fargo Bank, N.A.  
 Home Equity Group  
 1 Home Campus X2303-01A  
 Des Moines, IA 50328-0001

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410	(d)Bk Of Amer Po Box 982235 El Paso, TX 79998	Childrens Place/Citicorp Credit Services Attn: Citicorp Credit Services PO Box 20507 Kansas City, MO 64195
(d)Citibankna Attn: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195	Comptroller of Public Accounts Revenue Accounting/ Bankruptcy Div PO Box 13528 Austin, TX 78711	Elan Financial Service Po Box 790084 Saint Louis, MO 63179
(d)Fia Csna Po Box 982235 El Paso, TX 79998	Lee Gordon McCreary Veselka Bragg & Allen, PC PO Box 1269 Round Rock, TX 78665	Jefferson Capital Systems PO Box 7999 St Cloud, MN 56302-9617
(d)Texaco / Citibank Citicorp Credit Services/Attn: Centraliz PO Box 20507 Kansas City, MO 64195		

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)ABC	(d)Carey D. Ebert P. O. Box 941166 Plano, TX 75094-1166	(d)United States Attorney General Dept. of Justice Main Justice Bldg 10 and Constitution, NW Washington, DC 20530-0001
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End of Label Matrix  
Mailable recipients 122  
Bypassed recipients 3  
Total 125